



# eWIC Terms and Acronyms

**Electronic Benefits Transfer (EBT):** The electronic transfer of government benefits to individuals through the use of card technology and point-of-sale terminals.

**eWIC:** The term used by Idaho to describe the issuance of food benefits to participants via Electronic Benefits Transfer (EBT).

**Authorized Product List (APL):** A list that includes all of Idaho WIC-approved foods for use by WIC agencies, vendors and participants to determine what foods can be purchased with eWIC cards. The APL includes each item with the product description, UPC, and package size. When approved, new products will be added to the list.

**eWIC Banking Contractor (Processor):** Banking organization which provides EBT Services.

**CDP:** Custom Data Processing – Idaho WIC Contractor who manages the WIC Direct System.

**FIS:** Fidelity Information Services – Idaho WIC Contractor who manages stand beside systems.

**Point of Sale (POS) Terminal:** An electronic device used by retailers to process credit and debit transactions.

**Integrated vendor:** A WIC-authorized store that uses a multi-function point of sale system. Registers accept WIC in all lanes and require a single scan to verify the item's WIC eligibility and ring up the purchase. Integrated vendors support "mixed basket" transactions where WIC, SNAP, debit, etc. can be rung up together and tendered separately.

**Mixed Basket:** A transaction consisting of multiple tender types such as WIC, SNAP, and cash or credit where WIC foods do not need to be separated from other groceries.

**Stand-beside Vendor:** A WIC-authorized grocery store that uses a point of sale device provided by FIS. Stand-beside equipment requires two scans of the items; one in the point of sale device to make sure the items are WIC-approved and another to ring up the purchase in the store register. Shoppers must keep WIC transactions separate at stand-beside vendors. WIC might only be accepted in some lanes.

**eWIC Card:** Magnetic stripe card used to purchase WIC authorized foods or formulas from a WIC family's eWIC account.

**Primary Account Number (PAN):** The 16 digit number on the front of an eWIC card.

**Personal Identification Number (PIN):** A 4 digit number set by the cardholder to maintain secure access to the food benefits via the eWIC card. The PIN may be set or changed by the cardholder via the eWIC website or IVR.

**Interactive Voice Response (IVR):** The automated toll free customer service phone line for WIC maintained by FIS where cardholders can set and change their PIN, and check benefit balance and transactions.

**eWIC Account:** A family who has been issued an eWIC card and/or eWIC benefits. Accounts are identified by an eWIC Family ID number assigned by the eWIC contractor. Food benefits/packages for all participants in the household are combined into the eWIC account.

**Food Benefits:** The foods a participant receives from WIC for a selected month. Food benefits provide specific amounts of WIC authorized foods, formulas, and/or a fixed-dollar amount for participants to receive fruits and vegetables.

**Food Balance:** Unspent food benefits for the current month that are available to purchase by the cardholder. Each month's food benefits expire at midnight of the Last Date to Use. The benefit balance is printed on the cash register receipt after each purchase and can also be obtained from the IVR, the local clinic, and at the customer service desk at the grocery store.

**Balance Inquiry:** Non-financial transaction that allows a participant to see what benefits are left in his or her eWIC account.

**Redeemed Food Benefits:** The benefits that have been used by the cardholder.

**Unit of Measure:** An amount or quantity adopted as a standard of measurement for assigned foods. For example, the unit of measure for milk would be gallons, for cheese it would be pounds.

**Merchant Agreement:** An agreement between FIS and the Vendor who are using stand-beside systems. The agreement lists the terms and conditions for the use of the stand-beside equipment and FIS's processing obligations.

**Not to Exceed (NTE):** The maximum price established by the State WIC Program that the state will reimburse the vendor for an approved food item.